



**MILITARY SAVES PARTNER RESOURCE PACKET**  
**VOLUME 3 ISSUE 5**

**SAVING FOR RETIREMENT**  
**SEPTEMBER 8<sup>TH</sup> – OCTOBER 19<sup>TH</sup>**

Military Saves' goal is to promote the importance of savings and encourage service members and families to take financial action. To help the military service members you serve save more successfully and to promote the importance of savings at a national level, we have put together this resource packet with you in mind.

This resource packet contains a sample article, suggestions for social media content, and tools and resources designed to **help you communicate with the public, your audience, and with other organizations about how to save for college.** Look for new packets from Military Saves every six weeks.

This resource packet includes:

1. [Sample Article](#)
2. [Facebook and Twitter Posts](#)
3. [Tools and Resources](#)
4. [Four-question survey](#)

We encourage you to use this material to:

- Augment the savings information you already provide to others;
- Encourage individuals to [Pledge as Savers in the Military Saves campaign](#), thereby creating and committing to a basic savings or debt reduction plan and;
- Position your organization as "in front" of the savings message and the need to save, particularly in uncertain economic times.

We want to hear from you. Please take a moment to [complete this four-question survey](#) on the usefulness of this material.

## SAMPLE ARTICLE

Use this content for your blog, newsletter, email communications, or any other publication.  
You can either rewrite the information or use as a guest post.

# Why Saving for Retirement is So Important

By Brooke Goldberg, Government Relations Deputy Director, [National Military Family Association](#)

Many join the military because it provides a steady dependable paycheck. And if a service member stays in for more than 20 years, the retirement pension is guaranteed at a set and predictable rate.

However, recent events like a one percent pay raise for 2014, proposed changes to the commissaries, and cuts to the COLA in February that were later restored show how precarious those guarantees are. It only takes one congressional vote to create a change to the benefits packages offered when signed up.



Like the old adage goes, the only guarantees in life are death and taxes. For that reason, military families must prepare for the worst, and hope for the best, and that includes where your finances are concerned. A retirement pension for military service does not negate your responsibility to save for your retirement. Service members should also make sure to sign up for the [Thrift Savings Plan](#) (TSP), and utilize the [Savings Deposit Program](#) (SDP) during deployments, as well as consider opening a ROTH IRA. Using this strategy of taking out several retirement accounts, known as diversification, will ease your long term financial

worries and burdens, and provide you with a more peaceful and enjoyable retirement. And don't we all want that, especially after living a military life?

On that note, I will point out that not everyone who joins the service will stay in for 20 years or more. In fact, only 17% who serve end up making it to retirement. For this reason, you should pay yourself first by putting 10% of your income in a retirement account. The earlier you start, the more money you will have at retirement, because those first dollars grow the most.

It is also important for military spouses to save for retirement. Spouses are the ones who keep the checkbook balanced, and hold down the home front; therefore savings is also for you! There is no reason why all of the retirement and savings need to be in the service member's name, or in connection with his or her employer, so make sure to get some savings in your name too. Unplanned events and emergencies happen, and facilitating your ability to take command of the ship if you need to, is part of having a secure family. You deserve to have assets, savings, and a nice credit score, too. These are all important factors for long-term financial success.

[Military Saves](#) has a great motto: "Set a Goal. Make a Plan. Save Automatically." When you take [the Military Saves pledge](#), you will receive access to tools and resources that will help you to learn how to be a smart saver and make the most of your financial power. Visit their website and learn more about how you can build your family's wealth today!



## SAMPLE SOCIAL MEDIA POSTS

Share the following messages with your Facebook & Twitter followers.

### #SavingsTipTuesday

**9/9** - Estimate military #retirement benefits, discover the types of plans available to you, & more!  
<http://ow.ly/BfHib> @MilitarySaves #SavingsTipTuesday

**9/16** - The easiest & most effective way to #save for #retirement is automatically. <http://ow.ly/BfFtx>  
@MilitarySaves #SavingsTipTuesday

**9/23** - Take advantage of #savings calculators to determine your #retirement goals. <http://ow.ly/Bfizh>  
@MilitarySaves #SavingsTipTuesday

**9/30** - Take advantage of #compoundinterest by saving early & #saving often! <http://ow.ly/BfGeC>  
@MilitarySaves #SavingsTipTuesday

### #SavingsFactFriday

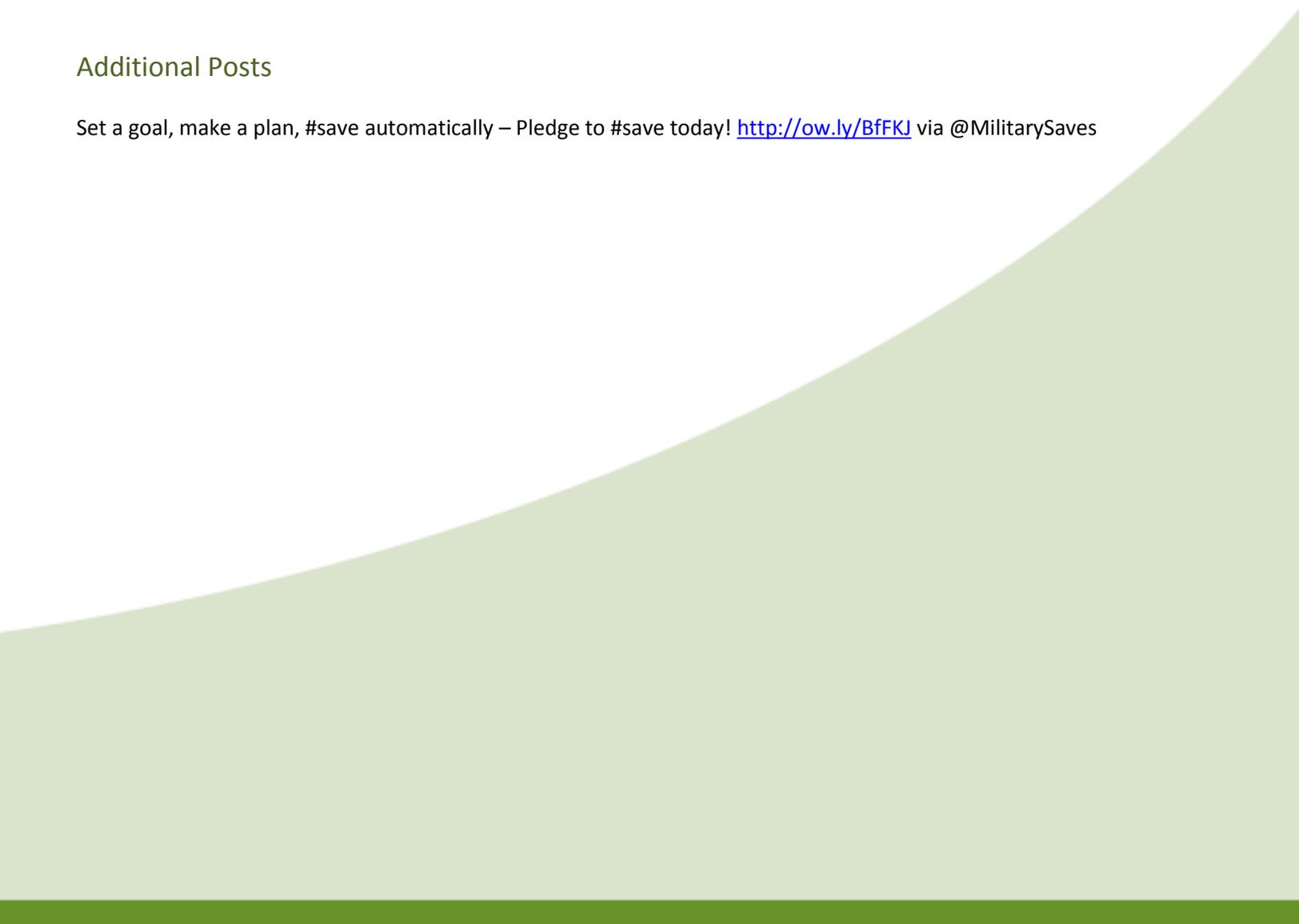
**9/12** - Savers w/a plan are 2x more likely to save for #retirement, have #emergency #savings, & stick to a #budget. @MilitarySaves #SavingsFactFriday

**9/19** - Paying off a mortgage early can result in serious #savings during #retirement. <http://ow.ly/BfKeu>  
@MilitarySaves #SavingsFactFriday

**9/26** - Starting your #savings now ensures a more comfortable #retirement later on! <http://ow.ly/BfKL1>  
#SavingsFactFriday @MilitarySaves

## Additional Posts

Set a goal, make a plan, #save automatically – Pledge to #save today! <http://ow.ly/BfFKJ> via @MilitarySaves





## TOOLS & RESOURCES

Share the following tools and resources with your audience and with other organizations.

### Military Saves Resources

- [Save for Retirement](#)
- [Why Saving for Retirement is So Important](#)
- [The Zen of Pondering a Happy Retirement](#)
- [Sign Up and Save with the Thrift Savings Plan \(TSP\)](#)
- [my Social Security is your Social Security](#)
- [Save Now, Retire Comfortably](#)
- [5 Benefits of Paying Off a Mortgage Before Retirement](#)

### Other Resources

- [Ballpark E\\$timate](#), Choose to Save
  - [Retirement Personality Profiler](#), Choose to Save
  - [Smart 401\(k\) Investing](#), Financial Industry Regulatory Authority (FINRA)
  - [MyMoney.Gov, Planning for Retirement](#), Federal Financial Literacy and Education Commission
  - [Curious Behaviors That Can Ruin Your Retirement](#), Center for Financial Literacy, Boston College
  - [4 Things to Consider When Retiring From the Military](#), Military OneSource
  - [Military Retirement Calculator](#)
  - [Thrift Savings Plan](#)
  - [Marine Corps Community Service Retiree Life](#)
  - [Navy Retired Activities](#)
  - [Army Retirement Services Office](#)
  - [Air Force Retiree Services](#)
  - [US Coast Guard Retiree Services](#)
- 